

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
John Andrew Fisher, Jr
Lisa Ann Fisher
Debtors

Case No. 18-03117-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Oct 26, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 28, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ John Andrew Fisher, Jr, Lisa Ann Fisher, 60 Devonshire Court, Mount Wolf, PA 17347-9558

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Oct 26 2023 22:43:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5088810	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 26 2023 18:43:00	American Honda Finance, Attn: Bankruptcy Department, PO Box 168088, Irving, TX 75016
5095177	Email/Text: ebnbankruptcy@ahm.honda.com	Oct 26 2023 18:43:00	American Honda Finance Corporation, National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088
5110834	+ EDI: CINGMIDLAND.COM	Oct 26 2023 22:43:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
5088809	+ Email/PDF: bncnotices@becket-lee.com	Oct 26 2023 18:58:55	American Express, PO Box 297871, Fort Lauderdale, FL 33329-7871
5108217	Email/PDF: bncnotices@becket-lee.com	Oct 26 2023 18:58:55	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5088812	+ EDI: CITICORP.COM	Oct 26 2023 22:43:00	CBNA / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
5088813	+ EDI: CITICORP.COM	Oct 26 2023 22:43:00	CBNA / Sears, PO Box 6283, Sioux Falls, SD 57117-6283
5091395	+ EDI: AISACG.COM	Oct 26 2023 22:43:00	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5110877	EDI: CAPITALONE.COM	Oct 26 2023 22:43:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
5088811	EDI: CAPITALONE.COM	Oct 26 2023 22:43:00	Capital One Bank USA, NA, PO Box 30285, Salt Lake City, UT 84130-0285
5088814	+ EDI: CITICORP.COM	Oct 26 2023 22:43:00	Citi, PO Box 6241, Sioux Falls, SD 57117-6241
5116564	+ EDI: CITICORP.COM	Oct 26 2023 22:43:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5109796	EDI: CRFRSTNA.COM	Oct 26 2023 22:43:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
5088815	+ EDI: CRFRSTNA.COM	Oct 26 2023 22:43:00	Credit First, NA, PO Box 81315, Cleveland, OH

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			44181-0315
5092050	EDI: DISCOVER.COM	Oct 26 2023 22:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5088816	EDI: DISCOVER.COM	Oct 26 2023 22:43:00	Discover Financial Services, LLC, PO Box 3025, New Albany, OH 43054-3025
5088818	+ Email/Text: bknotice@ercbpo.com	Oct 26 2023 18:43:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5088819	+ EDI: IRS.COM	Oct 26 2023 22:43:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
5115027	Email/PDF: resurgentbknotifications@resurgent.com	Oct 26 2023 18:47:27	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5315467	+ EDI: AISMIDFIRST	Oct 26 2023 22:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6077, MidFirst Bank, Bankruptcy Department 73118-6051
5315466	+ EDI: AISMIDFIRST	Oct 26 2023 22:43:00	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
5183064	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2023 18:42:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9741, Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
5183063	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2023 18:42:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
5116368	EDI: PRA.COM	Oct 26 2023 22:43:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5089186	+ EDI: RECOVERYCORP.COM	Oct 26 2023 22:43:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5097984	+ Email/Text: bankruptcynotices@psecu.com	Oct 26 2023 18:43:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
5088821	+ Email/Text: bankruptcynotices@psecu.com	Oct 26 2023 18:43:00	PSECU, 1500 Elmerton Avenue, PO Box 67013, Harrisburg, PA 17106-7013
5088820	+ Email/Text: nsm_bk_notices@mrcooper.com	Oct 26 2023 18:42:00	Pacific Union Financial, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071
5088822	EDI: RMSC.COM	Oct 26 2023 22:43:00	Synchrony Bank / JCPenney, Attn: Bankruptcy Department, PO Box 965064, Orlando, FL 32896-5064
5088823	EDI: RMSC.COM	Oct 26 2023 22:43:00	Synchrony Bank / Lowe's, Attn: Bankruptcy Department, PO Box 965061, Orlando, FL 32896-5061
5088824	+ EDI: WTRRN BANK.COM	Oct 26 2023 22:43:00	TD Bank USA / Target Card, PO Box 673, Minneapolis, MN 55440-0673
5105699	+ EDI: CBSTDR	Oct 26 2023 22:43:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5088817	EDI: USBANKARS.COM	Oct 26 2023 22:43:00	Elan Financial Service, PO Box 108, Saint Louis, MO 63166
TOTAL: 34			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5115369	*+	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Farmers Branch, TX 75234-6071

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, **Gustava Winters**, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 26, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor MIDFIRST BANK bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Nationstar Mortgage LLC D/B/A Mr. Cooper bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor Pacific Union Financial LLC bkgroup@kmlawgroup.com
Janet M. Spears	on behalf of Creditor MIDFIRST BANK bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Janet M. Spears	on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com JSpears@ecf.courtdrive.com
Paul Donald Murphy-Ahles	on behalf of Debtor 1 John Andrew Fisher Jr pmurphy@dplglaw.com, kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Lisa Ann Fisher pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:

Debtor 1

John Andrew Fisher Jr

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4408

EIN --

Debtor 2

Lisa Ann Fisher

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5335

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03117-HWV


Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John Andrew Fisher Jr

Lisa Ann Fisher

By the
court:10/26/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.